

***Planned Giving:
The Beginning of a
Prosperous Future at***



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Executive Summary

The goal of the Office of University Advancement at the University of Texas at Tyler (“UT Tyler”) is to increase the number and amount of donations received from planned giving. Our group has evaluated the present offering of UT Tyler, and has performed extensive research into the many facets of planned giving. Our recommendations will help the University reach more people with information about planned giving, which will increase the number of donors the University sees in the future. The current target market is adults 55 years and older, which is the normal age at which one begins considering bequests and trusts. First, we propose that the Office of University Advancement enlarge their target market to include recent alumni who will give back to UT Tyler from their graduation through their golden years. Giving is a mindset, so the university should begin encouraging donations before age 55. Second, to more effectively communicate the different types of gift planning, we recommend changes to the school’s website. Donors will be able to easily find information on how to give to the University with the changes we suggest. Third, we advise a more personal approach when dealing with those who are looking to leave a legacy. Due to the large amounts of money involved, donors need to be assured their money is invested wisely. Our strategy can be accomplished using the current budget; however, we recommend increasing the budget of the Office of University Advancement to \$30,000. By increasing the budget, the university will be able to continue their present activities, as well as upgrade the Crescendo program and hire students through work/study to help in the Office of University Advancement.

Business Challenge

“The University of Texas at Tyler's vision is to be nationally recognized for its high quality education in the professions and in the humanities, arts and sciences, and for its distinctive core curriculum.”ⁱ In order for UT Tyler to achieve national recognition for its education, the university must continue to grow. The University’s continued success will require generous support from those who believe in the mission, commitments, and programs of UT Tyler as well as the communities it serves. The University’s largest donations come from planned giving, or donors who honor the university with financial contributions. UT Tyler is looking to grow the number of planned gifts, particularly bequests. Today, the University has approximately 1,200 donors engaged in planned giving. By enlarging the target market, UT Tyler will encourage more donations and gifts. “The Office of University Advancement is comprised of the Development and Alumni Relations departments of UT Tyler. These two elements work together to maximize philanthropic contributions to the university and to actively engage alumni in the life of their alma mater.”ⁱⁱ Using a personal approach with donors builds the relationship between the donor and the University, and engages the donor in the life of the University.

Our plan provides new ideas for marketing planned giving that will increase the number of financial supporters for UT Tyler. By allowing students to help the Office of University Advancement through a work/study program, the University will be able to make more contacts with donors. Our proposal includes recommendations for increasing recognition and benefits to the donors of the University. By implementing the changes suggested in our market plan, UT Tyler will have a prosperous future.

The Market

Customers

The Office of University Advancement’s customers are donors and potential donors to the University. These donors consist of alumni of the University, current students of the University, parents and family members of both alumni and current students of the University, and members of the communities served by the University. The large majority of these donors reside in East Texas. When considering just alumni, more than 32,000 students have graduated from the University since 1971 and more than 60% of these graduates have chosen to remain in East Texas.ⁱⁱⁱ

The target market identified by the Office of University Advancement for its planned giving efforts are persons 55 years of age and older, however, it is expected that the most likely donors will be 65 years old or older. UT Tyler offers three campus settings in areas where an above-average percentage of the population is 65 years of age or older: the main campus in Tyler, Texas and satellite campuses in Longview, Texas and Palestine, Texas. Tyler's estimated population in 2012 was 99,323 and in 2010 the percent of the population 65 years and over was 14.4%.^{iv} Longview's estimated population in 2012 was 81,092 and in 2010 the percent of the population 65 years and over was 13.4%.^v Palestine's estimated population in 2012 was 18,516 and in 2010 the percent of the population 65 years and over was 14.2%.^{vi}

The customers of the Office of University Advancement are at a place in their life where they have extra resources or disposable income and the means to give. They are aware that they can make a difference at UT Tyler through their gifts. They are beginning to or have been thinking about creating an enduring legacy. These customers are looking for opportunities where they can make a difference with their investment in the lives of individuals and in the community as a whole. They are also looking for opportunities where their investment will benefit their estate or themselves personally.

Company Analysis

UT Tyler is the leading university in East Texas. In fact, the 2014 *U.S. News and World Report* America's Best Colleges' survey recognized UT Tyler as one of the leading public Texas universities – UT Tyler tied for 22nd among public universities listed in the West region, which includes institutions in Texas, California and 13 other states. The West region is the largest region the publication uses to categorize institutions. Rankings for the survey are based upon graduation and retention rates, peer assessment, faculty resources, student selectivity, financial resources, and alumni giving.

UT Tyler is one of the fastest-growing universities in the University of Texas System with a total enrollment of over 7,500 students who represent 47 nations, 41 states, and 131 counties.^{vii} UT Tyler is currently supported with more than \$75 million in endowments.^{viii} However, over the past decade, the percentage of State support has dropped to approximately 43% of the University's nearly \$100 million annual budget.^{ix} Research expenditures for fiscal year 2011 totaled \$2.7 million while total research awards for 2005-2012 exceeded \$20 million. More than \$10 million in scholarships and grants are available to UT Tyler students.^{vii}

UT Tyler's main campus offers nearly 259 acres and is centrally located in Tyler, Texas between the major metropolitan areas of Dallas, Texas and Shreveport, Louisiana. UT Tyler is the only major four-year university in Tyler. Key facilities include the Herrington Patriot Center, a state-of-the-art fitness center and gymnasium that seats 2,000, and the R. Don Cowan Performing Arts Center, a cultural attraction for the entire region. The Palestine campus offers on-site courses and online/interactive television classes available in new facilities featuring state-of-the-art education in nursing, education, health and kinesiology, and history. The Longview campus offers modern facilities featuring the latest simulated patient technology. It hosts on-site classes in nursing, business, technology, liberal arts, math, sciences and education. Courses are also offered via Web, interactive television and hybrid formats. UT Tyler hosts six academic colleges and offers 92 different degree programs, including distance learning and online programs. UT Tyler is staffed with 449 faculty members and boasts a student-to-faculty ratio of 17:1. Student activities include three fraternities and three sororities, club sports, intramurals, 15 NCAA athletic teams, and more than 50 student organizations including the Student Government Association.^{vii}

UT Tyler's planned giving efforts are the responsibility of the Office of University Advancement which is comprised of the University's development and alumni relations operations. The stated goal of the Office of University Advancement is to maximize philanthropic contributions to the University and to actively engage alumni through fundraising activities, volunteer-driven programs, and special events. As the Office of University Advancement suggests, the result of these efforts is a planned giving program that contributes significantly to the growth and strength of the East Texas economy. UT Tyler spends approximately 90 percent of its annual \$60

million operating budget locally while its students spend another \$36 million in East Texas each year. In the last 10 years, UT Tyler has invested more than \$200 million in capital projects on the University's three campuses. It is estimated that the total future value of each of UT Tyler's graduating classes to the East Texas economy is over \$4 billion.ⁱⁱⁱ

In fact, in the past five years alone, more than 3,600 donors, making gifts ranging from \$10 to nearly \$5 million, supported UT Tyler's successful \$30 million Inspiring Excellence Campaign. This campaign raised more than \$13 million in new scholarship funds for UT Tyler students, almost \$4 million in faculty support, and over \$5 million for new capital projects. Since the end of this campaign, UT Tyler has been successful in encouraging even more donors to give another \$11 million for other capital and endowment projects. This success certainly suggests that UT Tyler and its Office of University Advancement can continue to rely on donors to help support University programs. However, the University must continue to cultivate and engage new donors to ensure they can rely on similar support in the future.^{ix}

In our initial research, we discovered that, without prior knowledge of the Office of University Advancement, we may not have known specifically which department was responsible for collecting gifts to the University. Although university advancement is a common theme of many university development offices, we believe the official title of Office of University Advancement does not clearly communicate the fundraising and planned giving functions of the University. This poses a problem because if a customer is looking for the office traditionally associated with alumni and giving, the customer may have trouble identifying "University Advancement" as the correct office. The client may want to consider renaming the department or utilizing terms such as giving, donors, gift planning, alumni relations, or fundraising to communicate the mission of the Office of University Advancement.

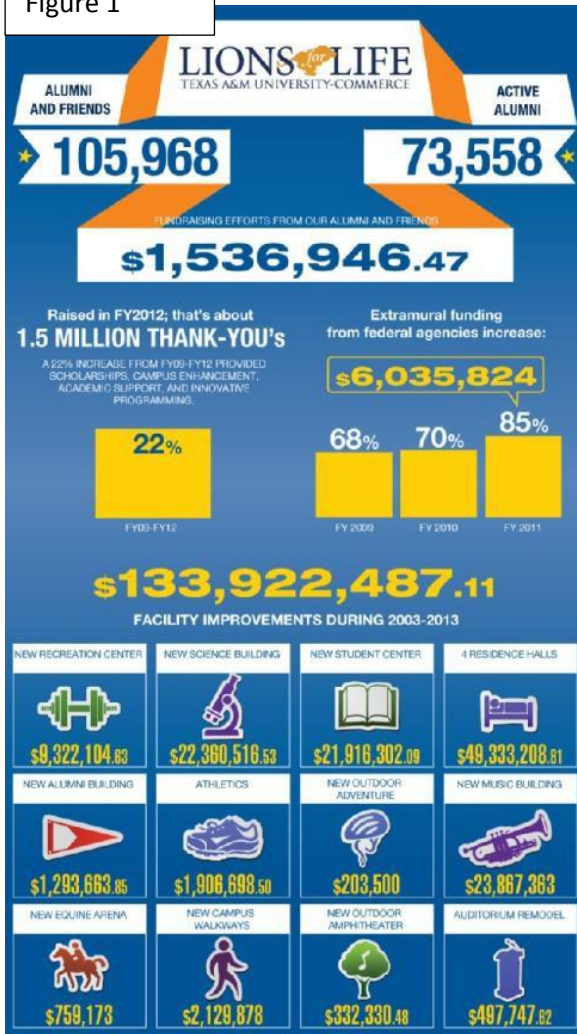
UT Tyler's website, including the Office of University Advancement's webpage, is a major tool supporting the University's planned giving efforts. While a significant amount of the planned giving content is provided by a company called Crescendo, the overall design and structure of the website is the responsibility of the University. In general, the Planned Giving section of the University Advancement page is user friendly and the content provides the essential information to the web browser. The target market segment of the population (persons 55 to 65 years of age and older), once directed to the website, should find the Planned Giving section useful and easy to navigate. The use of images on the page helps to break-up the monotony of too much content and lead a person's eye to different areas of information. The tabs in the Planned Giving section are appropriately labeled more so than other sections of the website. For example, the tabs labeled "Gift Options", "Create Your Plan", "Bequest Language", and "For Advisors" communicate the information each is intended to represent. There is also a separate Plan Your Will tab that directs customers to information on how to plan a will including online videos and access to an account where you can utilize personal settings to create a will. These features are very helpful resources.

Unfortunately, older segments of the population are less likely to utilize today's technology, including accessing websites on the internet, than younger segments of the population. Yet, it is older segments of the population that is most likely ready to consider their legacy. Conversely, the Office of University Advancement does not adequately target recent graduates. Whether the donation is large or small, it certainly is a good idea to make the giving process easy for younger and older donors alike. The Office of University Advancement must also engage new graduates as donors early regardless of the amount of their donation in an attempt to keep them involved with the school and maintain them as lifelong donors. A good example of how recent graduates can be engaged as donors can be found at the Texas A&M website. See Appendix i.

There are additional concerns with the design and structure of UT Tyler's website. When a customer first opens the website the main heading bar does not include a direct reference to alumni or giving, let alone the Office of University Advancement. See Appendix ii. The customer must guess which tab heading will lead them in the right direction. In this case, the correct tab is the tab labeled "Get to Know UT Tyler" which does not communicate to the customer anything about alumni or giving. Furthermore, once a customer has clicked on

the "Get to Know UT Tyler" tab, the correct path to the University Advancement page requires the customer to then click on the tab labeled "Alumni & Friends" – another example of not clearly communicating to the customer looking for donor information. The better communication on UT Tyler's home page relating to the goals of the Office of University Advancement is the reference to "Giving/Alumni" located towards the bottom of the page on the left-hand side. This reference more clearly defines what information is being offered when you click on the link. The University should be more consistent and direct in labeling the initial links on its website. The difficulty in initially accessing the Office of University Advancement webpage diminishes the value of the customer due to the hassle searching or even guessing where donor information can be located. Visually, the University's home page is too "busy" and could be simplified. The expectation of the average customer is that utilizing the website will provide a more simple process for finding information and ultimately giving to UT Tyler.

Figure 1



Another concern regarding the website for the Office of University Advancement is that the value proposition for the customer is not communicated effectively. The website should clearly summarize the value to the customer for giving or donating their money, property, or time. The value to the customer the knowledge that the gift will further the mission of the school and make a meaningful impact in the lives of students and the community. When you click on the About Advancement tab on the University Advancement page, there is mention of achieving University goals through fund- raising, but no mention of actual goals. This section should communicate how each dollar received is allocated to various departments or programs and how students and the community have benefitted. An example of an effective method of communicating why donating is important while also creatively detailing where and how funds are disbursed is the "University Infograph" as shown in Figure 1, found on Texas A&M University-Commerce's website. For the full image, see Appendix v. The University Infograph utilizes charts, graphs, photos, numbers, and other creative illustrations to depict how funds are allocated. Employing a similar tool would strengthen UT Tyler's communication of its value proposition.

Although the website does address "Why Give to UT Tyler" under the Giving to UT Tyler tab, finding this information is again difficult for the customer and the information is very general. For example, there are three statements referencing an amount of dollars impacting the economy. However, there is no mention of exactly how those

dollars are impacting the advancement or welfare of the student or community other than contributing to campus capital projects.ⁱⁱⁱ Perhaps the most effective statement of value under the Giving to UT Tyler tab is the statement "[o]ne of every five students in East Texas is taught by a teacher who was educated at UT Tyler." This statement clearly explains the impact of support for the University's education programs. Yet, if a customer wants to find more specific references of value to donors, they must locate the President's Message which is hidden in a separate link under the About Advancement tab on the University Advancement page. The President's Message details the number of scholarships awarded, new facilities being constructed, and the start of new educational programs. Statements such as these also help communicate a value proposition for the customer and should be more visible to the customer when visiting the University Advancement page.

The Office of University Advancement has allocated a budget of \$15,250 for marketing planned giving and has indicated approximately \$5,000 to \$6,000 of the budget is currently available for implementing possible solutions presented as a part of this plan. However, the total budget amount for planned giving is too restrictive considering the significant amount of funds that can be generated from successful planned giving efforts. If UT Tyler is able to realize \$1,000,000 in matured planned gifts in a year, the current allotted budget would represent only 1.5% of matured gifts. Marketing costs are typically higher in the introduction stage of an offering and may even be increased in the growth stage in relation to an increased number of opportunities, competitors, and higher profits. An increase in the planned giving budget is recommended to support efforts to increase planned giving awareness as well as develop additional opportunities to solicit planned gifts.

The Office of University Advancement is staffed with 15 employees, including professional and administrative staff. Each of the professional and administrative staff is responsible for multiple functions within the Office of University Advancement. However, because of the numerous responsibilities shared by the staff, it is often difficult to devote adequate time to certain tasks supporting planned giving. For example, the Office of University Advancement is unable to fully take advantage of Crescendo products and services offered under the plan subscribed to due to a lack of personnel. In addition, because the staff is required to handle so many different job duties, there not enough personnel or time available to devote to important planned giving tasks such as personal visits with potential donors. Adding additional staff or hiring student workers is recommended in an effort help improve efficiency and allow professional staff more time to address important planned giving tasks.

There are opportunities and threats that the Office of University Advancement should consider when evaluating and implementing its planned giving marketing strategy. Opportunities and threats are external factors that may affect the offerings of a business or decisions of a customer. Technology is both an opportunity and threat depending on how it is embraced by the University. The Office of University Advancement must stay abreast of new technologies in order to make sure that it is fully engaging its donors. For example, mobile device applications and social media are current trending technology that should be considered for planned giving purposes. If it fails to do so, it is likely that new technology will only serve to further distance the Office of University Advancement from its customers. Changes to tax laws could also serve as either an opportunity or threat depending on the effect of such changes. Additional opportunities include engaging current students and recent alumni in an effort to cultivate long-term giving. Additional threats include negative changes to the economy which reduces the available funds of potential donors and increases number of charitable organizations competing for donations.

Collaborators

To support its planned giving efforts, the Office of University Advancement utilizes Crescendo Interactive products and services.^x Crescendo is the largest provider of planned giving solutions – including web based solutions – and its products are supported by a staff of in-house technical, legal, design, marketing and multimedia specialists. Crescendo’s mission is to provide comprehensive, flexible solutions that help effectively market and close planned gifts. Crescendo offers an all-encompassing PRO package and a less expensive INT package with a reduced selection of products and services. See Appendix iii. The Office of University Advancement currently pays Crescendo an annual flat fee of \$3,500 for access to Crescendo’s INT products and services included in Crescendo’s Giftlegacy Product Mix. However, only a few select products and services offered as part of the Giftlegacy Product Mix are actually utilized by the Office of University Advancement. Crescendo provides website content that can be customized by the University. However, the University has been unable to fully take advantage of the opportunity to customize content. In addition, the University typically mails Crescendo’s print newsletters three times a year to its donor base, including on occasion an electronic version by email. The University also emails on a weekly basis Crescendo’s “Gift Law Weekly” to attorneys, accountants, financial advisors, and other professionals involved in estate planning. It is recommended that the Office of University Advancement continue to utilize Crescendo Interactive products and services in support of the University’s planned giving efforts.

The Office of University Advancement should continue to cultivate relationships with gift planners and other professionals such as certified professional accountants, attorneys, and financial advisors. These individuals can educate and help guide donors to achieve their financial and philanthropic goals. In addition, the Office of University Advancement should engage local businesses and seek opportunities to increase corporate investments in UT Tyler and provide employees resources to learn more about opportunities to give to UT Tyler. Furthermore, the Office of University Advancement will need to continue to build relationships with current students and existing alumni of the University – the greatest source of donors available to the University.

Competitors

This competitive analysis examines direct competitors of UT Tyler's Office of University Advancement in an effort to determine its strengths and weaknesses, image, and resources. As referenced on its website, the Office of University Advancement is comprised of the development and alumni relations operations with the goal of maximizing philanthropic contributions to UT Tyler and engaging alumni in the life of the University. With respect to development operations, or fund-raising, the Office of University Advancement competes locally, nationally and even globally, with other organizations for donor funds. Churches, foundations, charities, and other non-profit groups are all competing with UT Tyler for funds. The Office of University Advancement is also competing with other colleges and universities. There are local colleges competing for "hometown" donations while many of UT Tyler's alumni have also attended other colleges or universities which each solicit funds for their own advancement. As for engaging alumni, UT Tyler alumni are also challenged by many of these same organizations to volunteer and invest time in their programs. For purposes of this analysis, we will examine three different institutions that are probable competitors: Tyler Junior College, Texas A&M University, and the University of Texas at Arlington. Each of these institutions is likely to also be an alma mater of many UT Tyler alumni. In addition, Tyler Junior College competes directly with UT Tyler locally and UT Arlington is a competitor within the University of Texas System.

When comparing UT Tyler's Office of University Advancement to Tyler Junior College's development office the size of each institution's enrollment must be considered because former students represent the vast majority of potential donors. Tyler Junior College claims its credit enrollment tops 15,000 students annually.^{xi} While Tyler Junior College may have a larger pool of prospective alumni donors, UT Tyler has the advantage of being a four-year university that offers full degree programs. Tyler Junior College is only a two-year college offering associate level degrees. While more students may actually enroll at Tyler Junior College, many of these students will continue their education and possibly even complete their bachelor's degree at UT Tyler. Students are more likely to give to the last university or college they attended or graduated which would provide UT Tyler a distinct advantage over Tyler Junior College. In addition, UT Tyler students are likely to have greater spending power than a student graduating from Tyler Junior College because the UT Tyler student will begin a career with a higher level of education, and presumably will earn a higher income level.

The condition and size of UT Tyler's facilities is also an asset. The buildings on UT Tyler's campus are relatively new and larger than Tyler Junior College's facilities allowing UT Tyler to host larger events which will gain the attention of alumni and potential donors. Donors may view modern facilities as a reason to give to the University because it offers a better value proposition. However, Tyler Junior College may use this as a basis for establishing a capital campaign to raise additional funds to improve its facilities. A unique situation to the comparison of UT Tyler to Tyler Junior College is the local taxing jurisdiction that benefits Tyler Junior College; that is, local residents actually pay taxes that directly benefit Tyler Junior College based on property value. Many local residents, including Tyler Junior College alumni, may view this tax as their contribution to the school. UT Tyler does not benefit from the local tax which could make it a more worthy candidate to potential donors.

Comparing the development office websites of Tyler Junior College and UT Tyler also favors UT Tyler's Office of University Advancement, even when considering the previously discussed difficulties of UT Tyler's website. Although Tyler Junior College's website appearance is more modern and user friendly, it communicates only two opportunities to give to the college: (1) through a section entitled "Give to TJC" which leads the prospective donor to instructions on how to give online; and (2) through the "Alumni" section where alumni can join Tyler

Junior College's alumni association. See Appendix vi. These sections are more easily found on Tyler Junior College's homepage but they lack detailed information. While the "Give to TJC" section does provide a donor the ability to check a box if they are interested in planned giving or if they have already included the college in their estate planning, the website offers no information on different options for planned giving. The planned giving section on UT Tyler's Office of University Advancement webpage specifically describes gift options, includes a personal planner, and highlights many donor stories. In addition, the University Advancement webpage provides information for donors regarding events, how to give, recent giving news, and volunteering. Tyler Junior College's website does not highlight the same information. However, Tyler Junior College does incorporate an attractive scholarship donor brochure in its "Give to TJC" section with details how students benefit from certain scholarships and how the scholarships are funded largely by donors. This type of brochure would be an effective tool to help consolidate and simplify UT Tyler's development information.

The same can be said when comparing UT Tyler's Office of University Advancement website with the development office for Texas A&M University ("A&M"). It should be noted that A&M also uses Crescendo products and services. The website for A&M offers easy access to its giving page. A&M's website is user friendly with a tab entitled "Giving" located at the top its homepage. See Appendix iv. For simplicity, A&M also gives donors three different avenues to give through the Texas A&M Foundation, Association of Former Students, and 12th Man Foundation. Each option addresses different A&M endeavors and programs and offer easy to navigate webpages on how to give. In addition to its website, A&M finds itself in a stronger position than UT Tyler simply because its student and alumni populations are one of the largest in the State of Texas and extremely loyal. Yet, with respect to opportunities in Tyler, Texas, UT Tyler has the ability to demonstrate to local potential donors that by giving to UT Tyler, they are able to make a difference in the local community in a way that A&M cannot. To effectively communicate this UT Tyler should consider making the Office of University Advancement's website more user-friendly.

Another good example is the University of Texas at Arlington ("UTA") webpage. UTA's giving link is even more direct, being a separate link on the navigation bar of the home page, not hidden in a drop down box. By clicking on the link you are directed to a page entirely dedicated to financially supporting UTA. See Appendix vii. This page has a link to "Give Now" which is very clear and will direct donors immediately to the page to give. It identifies potential supporters, and categorizes them according to specific campaigns such as corporate giving, estate giving, or the "Brick Campaign". Additionally, it highlights initiatives of the university and categorizes them according to the goal to which a donor may want to specifically give. For example, if a donor gives to "the student experience", his donation will be directed towards one of the following initiatives: athletics facilities, educational facilities, university infrastructure, student programs, activities, and recreation, libraries, University College (student success programs including advising, tutoring, and counseling), cultural enrichment programs including lecture, performance, and exhibition series, Greek life, student wellness and advocacy. These categories for giving helps donors feel more tied to a specific university experience.

Business Climate

In the current economic conditions, one of the most pressing questions around philanthropic donations is the relationship between giving and economic factors. According to research by Stanford University, charitable donations have decreased in total since the Great Recession in 2008. As a percentage of GDP, charitable donations have decreased from 2.3% in 2005 to a recent low of 2.0% in 2009-2011.^{xii} While this statistic doesn't necessarily indicate a trend, it could point to the fact that Americans have less available cash that is not already earmarked for other necessary expenses. One interesting shift is that giving seems to be targeting areas with high levels of unemployment and high mortgage delinquency rates, shifting from 19% in 2008 to 65% in 2009. Overall, bequests and corporate giving seems to be consistently flat, but foundation giving seems to be the most significantly hurt. Foundation giving was on a steady upward trend through the bubble, but has leveled off and started declining since. Americans continue to contribute the same proportion of their income but that proportion now applies to a smaller base amount of money, therefore there is a decline in the amount of giving.

One factor that affects many donor's decision to make donations is the availability of tax benefits. While UT Tyler is careful not to give tax advice to its clients, it does encourage them to pursue their estate planning with tax benefits in mind. UT Tyler could focus a marketing campaign around the tax season and could bring in a different clientele from the estate planning, and bequests. While the gifts from a tax season campaign might be smaller in size, they do offer the benefit of being available now, not at an unknown time in the future.

Another factor influencing donors is the recognition that the donors will get. UT Tyler recognizes its Heritage Foundation as a group of people who have pledged a donation to UT Tyler. One of the interesting nuances of Tyler, Texas and East Texas in general is the cultural norm to be discrete about wealth. This is evidenced by the many donors that choose to go anonymous. UT Tyler needs to be sure to accommodate both the anonymous donor and the donor who wishes to be praised for their donation.

The Strategy

Target Market

The target segment for the Office of University Advancement is individuals between the ages of 55 years of age and older who have a strong financial foothold. This is an ideal target to pursue; many studies show that the 55-older age group or "baby boomers" have available cash that they are willing to spend on matters that they find worthwhile. According to research by the University of Cincinnati, consumers within this target group collectively have \$3 trillion to spend.^{xiii} Historically, this group has been the main contributor to the University and we recommend this group remain one of the University's main targets. However, we feel that it would also be an oversight not to target recent graduates. In the past, marketing to recent graduates was difficult given that the University was only a two year program. The shorter time period on campus led to little alumni attachment to the university. Alumnifactor.com explains that there is a direct correlation between having strong ties to one's alma mater and giving back to that university.^{xiv} As UT Tyler develops into a larger university, the emotional attachment alumni feel is stronger than ever. It is imperative to engage recent alumni now, so that they are more likely to continue to give in the future. In the following paragraphs we address the strategy recommended to increase planned giving from both the 55 and older group and recent UT Tyler alumni.

Strategy

The recommended strategy to increase planned giving for the University includes three strategic objectives: clarify the mission and value proposition of the Office of University Advancement, reach the primary target market and expand to the secondary market of recent UT Tyler Alumni, and create a more personalized experience for donors. In order to meet these objectives we recommend the following offerings: upgrade to Crescendo PRO, redesign website to make it more user friendly, increase staff, and invest in more face to face contact with donors. In order to successfully implement the suggested strategies, we also recommend an increase in the Office of University Advancement's budget.

Offerings

Our recommendation is to invest more in the services offered by Crescendo PRO and utilize the services to their fullest potential. For example, in order for donors to quickly find information about planned giving, UT Tyler’s website needs to be simplified and organized. Although the Office of University Advancement website has the information donors need, if information is difficult to access from the website, it diminishes the value of the website. The website page editor is a valuable tool that is offered by upgrading to Crescendo PRO that can help organize the information on the website to make it easier to find for those seeking to donate.

Figure 2

Additionally, by upgrading to Crescendo PRO, the University will be able to create mobile websites. Mobile websites will provide more ways for donors to learn about planned giving. One might think that use of these offerings may be unnecessary due to the assumption that “boomers” are technologically adverse. As one can see from Figure 2 there is an increasing number of users within our target market segment using modern technological devices. More importantly, a website that is mobile-friendly is imperative to targeting the recent alumni who are constantly connected via mobile devices. Using the mobile and social media offering provided in Crescendo PRO would provide that needed edge the University Advancement needs.

% of American adults in each generation who own each device

	Millennials (Ages 18-34)	Gen X (35-46)	Younger Boomers (47-56)	Older Boomers (57-65)	Silent Gen. (66-74)	G.I. Gen. (75+)	All adults (18+)
Cell phone	95	92	86	84	68	48	85
Desktop computer	57	69	65	64	48	28	59
Laptop computer	70	61	49	43	30	10	52
iPod/MP3 player	74	56	42	26	16	3	47
Game console	63	63	38	19	8	3	42
e-Book reader	5	5	7	3	6	2	5
Tablet, like iPad	5	5	4	3	1	1	4
None of these	1	3	8	8	20	43	9


Source: Pew Research Center’s Internet & American Life Project, August 9-September 13, 2010 Tracking Survey. N=3,001 adults 18 and older, including 1,000 reached via cell phone. Interviews were conducted in English (n=2,804) and Spanish (n=197).

In addition to the online services provided by Crescendo PRO, the University should seek to fully utilize the print marketing materials Crescendo provides. We recommend the following brochures, newsletters, and advertisements as marketing documents that are most suitable for the target audience:

Brochures


- Give it Twice
- Wills (see Appendix)
- Estate Planning (see Appendix iix)
- Gift of Stock (see Appendix iix)

Looking for a way to help family and charity?



A popular option is the Give it Twice Trust.

This trust is often funded with an IRA or other taxable retirement plan. When your trust is invested, it produces new income that goes to your children for a number of years and then distributes value to our organization to help further its good work. This plan enables you to provide your children with an equal inheritance while enjoying valuable income and estate tax savings from your gift to charity. For more information please contact us or visit our website.



Newsletters

- Newsletter 1
- Newsletter 2 (see Appendix iix)
- Newsletter 4 (see Appendix iix)

IN THIS ISSUE: New Tax Changes Charitable Remainder Trust Testamentary Planning

New Taxes are Here
What You Can Do to Lower Yours

With tax season upon us, there are a number of tax changes that might affect you. You could find yourself paying a higher tax bill, even if nothing changed for you personally last year (income, marriage, financial situation, etc.). While you can't do anything about last year, there are positive steps you can take to avoid taxes this year.

Tax Changes and Their Impact
Here is a quick look at tax changes within the last two years and their impact on your income.



IF YOU ARE AN INDIVIDUAL:

With more than:	You pay:
\$200,000 in income	0.9% Medicare tax
\$200,000 in modified adjusted gross income	3.8% Medicare surtax on net investment income
\$400,000 in taxable income	39.6% top marginal income tax rate

IF YOU ARE A MARRIED COUPLE:

With more than:	You pay:
\$250,000 in income	0.9% Medicare tax
\$250,000 in modified adjusted gross income	3.8% Medicare surtax on net investment income
\$450,000 in taxable income	39.6% top marginal income tax rate

Please contact us or visit our website to learn about efficient ways to save taxes and help charity this year.

Advertisements

- Are You Concerned About the Future
- What kind of Legacy will you leave (see Appendix iix)
- Are you looking to save taxes (see Appendix iix)
- Gifts of Securities (see Appendix iix)

Are you concerned about the future?



We can help...

Are you worried about the economy and feel like you don't have as much to give this year? There are many ways that you can still help our organization's work and benefit yourself through a planned gift. One of the most popular planned gifts is a bequest, which allows you to make an estate tax deductible gift through your will. The resources on our website can help you save on taxes today and increase your income through a variety of lifetime plans. To learn more about the benefits of making a planned gift, call or click today!



The above listed brochures, advertisements, and newsletters convey the message the University of Advancement office is trying to deliver: planning for the future is important today.

One of the key points of customer contact with the Office of University Advancement is through UT Tyler’s website. When accessing the website, donors are likely to experience confusion in regards to how to locate the Office of University Advancement webpage and, once on the site, the message is unclear as to what services it provides. Accessing the link to the Office of University Advancement webpage from the University main page proved troublesome to our team. Providing a direct link at the top of the link bar would help users navigate to the Office of University Advancement home page. On the home page, we would recommend clarifying the titles for links to help web browsers locate the information they are trying to access. Reducing the number of links on the home page, consistent labeling of links, and locating links in a highly visible area on the home page are improvements that when implemented will more effectively communicate and deliver what is being offered.

An opportunity for improvement we saw was to streamline the process to donate. When attempting to give directly to the University, users must correctly click through a series of links before finding a page that gives information on how to donate. To address this problem we suggest a “Donate Now” link on the UT Tyler home page. The link would immediately take the user to a secure page for which to donate. There is a “Give to UT Tyler” link, it is at the bottom of the UT Tyler home page and simply takes you to a page with another link; our suggestion is to create greater visibility to this link and simplify the steps to secure donations.

We also recommend creating a more personalized giving experience for the donor. One way to engage donors is to allow them to select a department or organization within the University to which they pledge their donation. Although the current giving form does allow donors to specify a certain department, we are suggesting that donors be provided a list of areas to give and what the money will be used toward. Furthermore, donors should be kept up to date with the organization or initiative to which they contributed. For instance, donors who contribute to the College of Arts and Sciences should be sent an email blast stating that their contribution helped purchase a new machine for the biology department. Donors should also be kept up to date with activities going on around campus.

However, we believe that the most effective marketing strategy to increase planned giving is face-to-face interactions between the donor and the Office of University Advancement staff members. We suggest hosting awareness luncheons, coffee meet and greets, or teas to inform potential donors of what is going on at the campus. One good way to reach the target demographic is to host events at retirement homes such as board game competitions. We also insist that house visits become a routine part of the Office of University Advancement staff’s duties. These meetings are essential to provide potential donors the opportunity to ask any questions and further understand the benefits of giving.

We also suggest an expansion of the offering of the Heritage Foundation. The additional offerings should make members feel more connected with the University. We recommend targeting low budget perks such as priority seating to Cowan Center events, access to UT Tyler sporting events, access to the UT Tyler recreation center, discounted summer camp programs, or 10% off UT Tyler apparel at the campus bookstore. As the Heritage Foundation grows, we suggest creating different levels of giving with additional benefits as the value of the gift increases, such as that of Figure 3.

Figure 3

	Century Clubs <small>see all donor levels</small>			
	Bronze	Silver	Gold	Diamond
Discounted Level	\$50- \$124	\$125- \$249	\$250- \$499	\$500- \$999
Find an Aggie	★	★	★	★
Tax Receipt	★	★	★	★
Association Decal	★	★	★	★
@AggieNetwork.com Email	★	★	★	★
Career Services (must have degree)	★	★	★	★
Texas Aggie Magazine	★	★	★	★
Century Club Decal	★	★	★	★
Century Club Plaque/ Year Bars	★	★	★	★
Lapel Pin			★	★

Currently the Office of University Advancement is has a staff of 15 who also work in other departments at the University. We suggest that the University invest in three work/study positions for students. Adding students to the staff would be an economically savvy alternative to hiring a full time position. The student will be in responsible for email correspondence, managing the social media site, and assisting with event coordination. This work is simple yet key to the success of the Office of University Advancement. The students' work will free up time for the staff members to make follow up phone calls and one-on-one house calls.

The Budget

Budget

Most of these recommendations would not be feasible under the current budget, and the greatest need of the Office of University of Advancement is focused attention by staff members. Therefore, the recommended budget for the Office of University of Advancement is \$30,000, and the majority of the budget will be spent on hiring Work/Study students. Additionally, we would increase the budget for face-to-face meetings as the Work/Study student allows permanent staff members additional time to make face-to-face contact. We also recommend an increase in the budget for printing and mailing, as we expect to better utilize the Crescendo documents.

Understanding that budget changes must be approved by the University, we have included a budget that has been reallocated to emphasize the priorities at the current funding level. We still recommend hiring one Work/Study student, and utilizing the Crescendo PRO membership. Instead of printing and mailing the Crescendo documents, perhaps e-mail could be utilized to get documentation to donors.

For budget outlines and a comparison with the current budget, please turn to page 15 of this document.

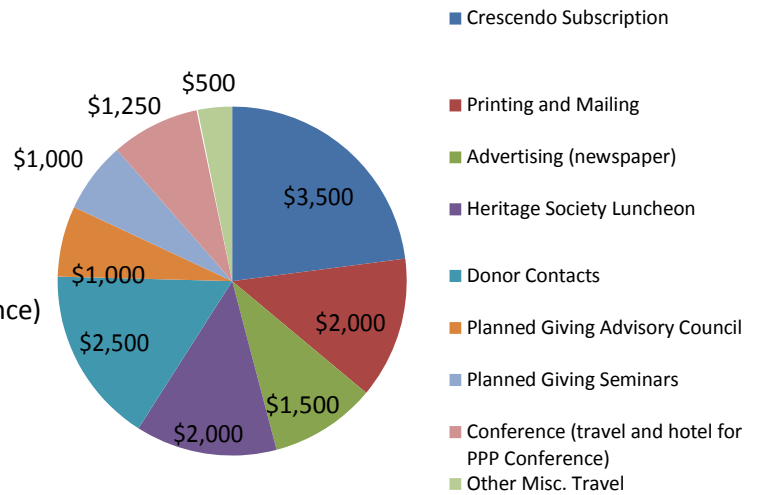
Return

The Office of University Advancement understands that return on their investment varies greatly between donors, and in timeframe. Due to the nature of planned giving, many years will pass before the bequest will benefit the University. It is difficult to estimate the increase in planned giving as a result of these actions, but by increasing face-to-face meetings and freeing up staff member time, we believe we can double the membership in the Heritage club in the next five years. Additionally, but making the adjustments to the web page to make online giving easier, we believe the University will realize an additional \$50,000 in charitable contributions each year. This assumes an average gift of \$100, and a 1.5% response rate on 32,000 alumni. Adjusting the target audience to include recent alumni will help to offset the additional budget requirements of our recommendations.

Current Budget:

\$3,500	Crescendo Subscription
\$2,000	Printing and Mailing
\$1,500	Advertising (newspaper)
\$2,000	Heritage Society Luncheon
\$2,500	Donor Contacts
\$1,000	Planned Giving Advisory Council
\$1,000	Planned Giving Seminars
\$1,250	Conference (travel/hotel for PPP Conference)
\$500	Other Misc. Travel
<hr/>	
\$15,250	Total Budget

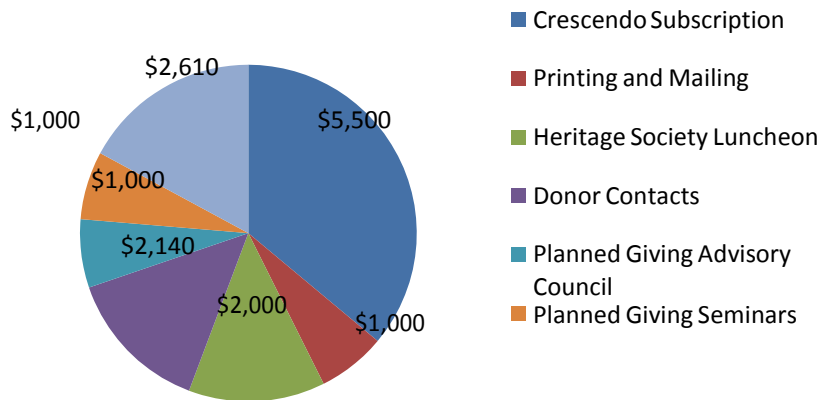
Original Budget: \$15,250



Proposed Reallocations:

\$5,500	Crescendo Subscription
\$1,000	Printing and Mailing
\$2,000	Heritage Society Luncheon
\$2,140	Donor Contacts
\$1,000	Planned Giving Advisory Council
\$1,000	Planned Giving Seminars
	Hire Work/Study Student
<u>\$2,610</u>	(9mos x 4wks x 10hrs x \$7.25/hr)
\$15,250	Total Budget

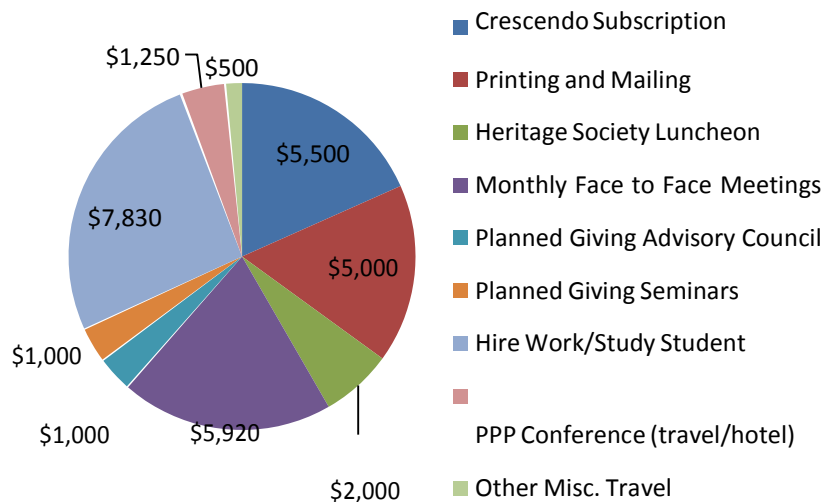
Proposed Reallocations: \$15,250



Recommended Budget:

\$5,500	Crescendo Subscription
\$5,000	Printing and Mailing
\$2,000	Heritage Society Luncheon
\$5,920	Monthly Face to Face Meetings
\$1,000	Planned Giving Advisory Council
\$1,000	Planned Giving Seminars
	Hire 3 Work/Study Students
\$7,830	(9mos x 4wks x 10hrs x \$7.25/hr)
\$1,250	PPP Conference (Travel/Hotel)
\$500	Other Misc. Travel
<hr/>	
\$30,000	Total Budget

Recommended Budget: \$30,000



Conclusion

The marketing plan we are presenting to the University of Texas at Tyler's Office of University Advancement will increase the amount of financial support the University receives through planned giving, along with increasing financial support from alumni and the community. The target market will not only be 55 and older, but will include alumni of all ages. Former students will feel connected to the University many years after graduation. Alumni and people in the community will be able to readily find information about planned giving on the University's website and mobile websites. When they begin thinking about leaving a legacy, the UT Tyler will be at the front of their thoughts. Donors will be recognized and receive extra benefits by making the University of Texas at Tyler a beneficiary in their wills. Take the initiative and begin using the ideas presented in this plan, and watch as the number of bequests increase over the years.

Appendices

Appendix i

"Recent Graduates." *Recent Graduates*. N.p., n.d. Web. 5 May 2014.

<<http://www.aggienetwork.com/giveback/recentgrad.aspx>>.



Recent Graduates



Congratulations on your recent graduation! On AggieNetwork.com you will find a variety of benefits to you as a recent graduate.

50% off Century Club

As a student, your experience was enriched by former students giving back. Start your tradition of support today and take advantage of the special offer for new grads. It is not how much you give but that you give.

For the first 3 years after you graduate, The Association of Former Students sponsors 50% of your gift... It has never been a better time to become a Century Club donor to The Association of Former Students!

Century Clubs
see all donor levels

	Bronze	Silver	Gold	Diamond
Discounted Level	\$50- \$124	\$125- \$240	\$250- \$499	\$500- \$999
Find an Aggie	★	★	★	★
Tax Receipt	★	★	★	★
Association Deal	★	★	★	★
@AggieNetwork.com Email	★	★	★	★
Career Services (must have degree)	★	★	★	★
Texas Aggie Magazine	★	★	★	★
Century Club Deal	★	★	★	★
Century Club Plaque/ Year Barn	★	★	★	★
Lapel Pin			★	★

Recent Grad Resources



50% off Century Club
Start your tradition of support today



Update Your Profile
Stay in touch with the Aggie Network



Career Services
A wealth of resources to help with your job search



@AggieNetwork.com Email Address
Get your own Aggie-branded email address



Constituent Networks
A Chartered Constituent Network is a common interest group of Aggies



TX.AG
Shorten your URLs with the Aggie-only shortener



Aggies on Social Networks
Stay in touch!



Clubs
Find your ASM Club



Appendix ii

The University of Texas at Tyler. N.p., n.d. Web. 5 May 2014. <http://www.uttyler.edu/>.

What Are You Looking For? UT Tyler Logins | Mobile | Library | Calendars | Maps | Directory | Contact Us |

UT TYLER™ The University of Texas at Tyler
Tyler • Longview • Palestine

A centerpiece for learning, culture and natural beauty

Home Get to Know UT Tyler Academics Admissions Cost & Financial Aid Student Life Athletics

Distinguished Educator

Dr. Neil Gray named to prestigious group of teachers, scholars in UT System.

[Read more...](#)

PATRIOTS OF THE YEAR BROOKSHIRE GROCERY CO.

Taking Shape

University groundbreaking ceremony marks official start of construction.

For Dedication, Generosity

Brookshire Grocery Company named UT Tyler Patriots of the Year.

System Honors Neil Gray

UT Tyler professor, chair selected to join Academy of Distinguished Teachers.

For Your Convenience

UT Tyler commencement tickets available in printable e-ticket format.

Who are you?

- Future Students
 - Undergraduate
 - Graduate
 - Guidance Counselors
 - Admitted Students
 - Research
- Current Students
- Parents & Families
- Faculty & Staff
- Giving / Alumni

Explore our majors

- [Accounting BBA](#)
- [Applied Arts & Sciences BAAS](#)
- [Art BA](#)
- [Art BFA](#)
- [Art MA](#)
- [Art MFA](#)
- [Biochemistry Emphasis - Chemistry B.S. \(ACS Certified\)](#)
- [Biology BS](#)
- [Biology MS](#)
- [Business Administration MBA \(with online option\)](#)
- [Business Administration in Healthcare Management MBA \(online\)](#)
- [Chemistry BS \(ACS Certified\)](#)
- [Civil Engineering BS](#)

News

Attention UT Tyler Students:
[Complete your course evaluations](#) before Friday, May 2, for early access to semester grades and a chance to win an iPad. [More Info...](#)

UT Tyler Patriots of the Year
Brookshire Grocery Company honored for exemplary dedication, generosity....[Read More](#)

Celebrating Brookshire Hall
UT Tyler breaks ground for building to house Fisch College of Pharmacy....[Read More](#)

University Attorney Appointed
Michael Donley to serve as UT Tyler's first legal attorney....[Read More](#)

Labor Market Analysis

Events

[APPLY](#)

[VISIT](#)

[INQUIRE](#)

[Attend a Summer Camp](#)

[The Title is Ours!](#)

FEATURES	PRO	INT
GiftLegacy planned giving website with customized branding includes:		
WEEKLY UPDATED CONTENT FOR DONORS— New content to encourage donors to revisit your website	x	x
DONOR STORIES— Motivating gift examples plus publication of your own donor stories	x	x
ONLINE WILLS PLANNER— Free online secure accounts for donors	x	
CUSTOMIZABLE PAGES— Up to eight custom pages (Legacy Society, Endowment Opportunities, etc.)	x	
LEARN ABOUT WILLS— Includes videos about wills and bequests, bequest language, bequest literature, Wills Guide offer	x	x
PRESENTS CALCULATOR— Personalized donor presentations with audio showing the benefits of a gift annuity, deferred gift annuity, unitrust, annuity trust and sale, gift and sale	x	x
GIFT OPTIONS— Explore a variety of planned gifts	x	x
MISSION VIDEO— Custom video of your planned giving website using your photos and your message	x	
ORGANIZATION AND ADVISOR NEWS— Custom web page to update visitors on your organization's news and events	x	
WEEKLY UPDATED CONTENT FOR ADVISORS— IRS regulations, tax cases and revenue rulings	x	
GIFTLAW PRO FOR ADVISORS— 30,000+ page charitable tax reference library	x	
GIFTLAW DEDUCTION CALCULATOR FOR ADVISORS— Easy-to-use, quick deduction	x	
CUSTOM URL— Short URL to help your donors easily access your website	x	x
MOBILE WEBSITES— Custom designed for mobile devices	x	
Weekly eNewsletters for Donors (PRO and INT) and Advisors (PRO only):		
24/7 BRANDING— Customize the header and footer with your organization's news, events and promotions	x	x
WEEKLY CONTENT— Washington News, Finance News, Savvy Living and Personal Planner articles with video	x	x
EBLASTS— Send a message featuring an upcoming event or use a provided template to promote a planned gift	x	
EMAIL SERVICE— GiftLegacy System sends your eNewsletters and provides analytics	x	x
VIDEOS— Informative videos located throughout the website	x	x
LANDING PAGES— Custom page to easily track campaigns	x	x
CresManager System		
WEBSITE PAGE EDITOR— Edit text on specific pages of your website	x	x
ELITERATURE PREFERENCES— Customize, upload and choose which format your donors prefer	x	x
ONLINE WILLS PLANNER MANAGER— View wills planner information once donors give you access	x	
GIFTATTORNEY LIST MANAGER— Manage GiftAttorneys list in the online Wills Planner	x	
PROVIDE AND PROTECT BEQUEST MARKETING SYSTEM— Comprehensive multichannel bequest marketing strategies	x	
MY PLAN— A complete toolkit with Scheduler and Marketer to assist you in developing a planned gifts marketing plan	x	x
CERTIFIED GIFT PLANNING MARKETER (CGPM)— 24-lesson video series for planned gifts marketing plan	x	x
BOARD OF DIRECTORS TRAINING— Video courses to educate your boards about planned gifts	x	x
GIFTLAW NEWS— Quarterly video series for professional advisors	x	
SOCIAL MEDIA PLATFORM— "How to" for social media tools, including weekly tweets and Facebook posts	x	x
STATISTICS AND ANALYTICS— Comprehensive overview of your website activity and donor tracking	x	x
FIELD STAFF— Add additional staff accounts for \$495	x	
GIFTCHARITY— Mentoring and ability to set up branded webpages for your affiliate organizations (\$250 each)	x	
CRESLITE— Online version of gift planning proposals	x	
Royalty-free marketing material (customizable using Adobe InDesign)		
WILLS GUIDE— A selection of different workbook versions	x	x
NEWSLETTER— Designed and uploaded quarterly, and customizable in 2- or 4-color	x	x
BROCHURES— Auto-branded or customizable tri-fold gift brochures	x	x
ADVERTISEMENTS— Full page, half page, and quarter page	x	x
GIFT BRIEFS— Auto-branded or customizable 8 1/2" x 11" flyers	x	x
POSTCARDS— Oversized postcards with or without a business reply card	x	x
INSERTS— Fit in a standard letter envelope to accompany personal letters	x	x
DESKTOP PRINTING— Marketing collateral ready to print from your desktop printer, includes your logo and contact info		
Annual Marketing Reviews and Custom Marketing Plans	x	x
Custom Bequest Marketing Campaigns	x	x
Toll-free technical and marketing support	x	x
Multichannel Marketing Seminar	x	x
Social Media Consulting Services	x	x
Pro/Plus/Presents Proposal Software	x	
PRICE (ANNUAL SERVICE)	\$5,500	\$3,500
Custom Graphic Design, Print and Mail Services – Request Proposal		

Appendix iv

Texas A&M University. N.p., n.d. Web. 5 May 2014. <http://www.tamu.edu>.

TEXAS A&M UNIVERSITY

ABOUT A&M | ACADEMICS | ADMISSIONS | ATHLETICS | INTERNATIONAL | RESEARCH | STUDENT LIFE | GIVING

HOWDY PORTAL | MAPS | MOBILE | CONTACT US

saving lives worldwide

Texas A&M Health Science Center Institute of Biosciences and Technology researchers are looking to provide solutions to diseases caused by the environment with the creation of a new center. [\(more...\)](#)

Wed Apr 30, 2014 | 07:42 PM CDT

CAMPUS EVENTS

- MAY 02 Spring Semester Final Exams
- MAY 03 Corps of Cadets Final Review
- MAY 09 The Next Tradition Graduation Celebration
- MAY 09 Commencement
- MAY 26 Memorial Day
- MAY 29 Freshman-New Student Conference
- JUN 03 Freshman-New Student Conference
- JUN 04 Freshman-New Student Conference

RSS - Full Calendar

IT'S TIME TO APPLY

- majors & minors
- cost calculator
- campus tours
- scholarships

TELLING AGGIELAND
April 29-May 1

2014 GRADUATION
DATES • TIMES • INFO

tamuTimes
All Texas A&M news. All the time.

- Viz-a-GoGo Screenings Set For Friday And Saturday
- IMPACTS: Grad Student Begins Recycling Program
- Performances Of "Telling Aggieland" Begin Today
- Depression Era Campus Architecture Topic of Lecture

More on TAMUtimes - RSS

Quick Links

ABOUT TEXAS A&M <ul style="list-style-type: none">• A&M at a Glance (PDF)• What does the "A&M" stand for?	ADMISSIONS PROCESS <ul style="list-style-type: none">• Office of Admissions• Admissions Requirements	ACADEMIC RESOURCES <ul style="list-style-type: none">• University Libraries• Top Rated Programs	SERVICES / RESOURCES <ul style="list-style-type: none">• Parking & Transit• Housing
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Appendix v

Texas A&M University Commerce Infograph. 2014. <<http://www.tamuc.edu/aboutUs/university-infograph/default.aspx>>

TEXAS A&M UNIVERSITY COMMERCE

125 YEARS OF EXCELLENCE IN EDUCATION

WHERE ARE WE?
COMMERCE, WHICH IS LOCATED IN THE NORTH EAST TEXAS REGION

Has 18th oldest public university, Texas A&M University-Commerce was founded in 1890 by Professor William Leonidas Mayo at East Texas Normal College.

WILLIAM LEONIDAS MAYO

gave his name to Lion Athletics, and his creed of "Cooperation, Integrity, Personal Investigation, Unfettered Thought, and Available Service to Others" continues to inspire.

Was former part of the Texas A&M University System in 1995, being the former East Texas Normal College, Texas Normal College, East Texas State Teachers College and East Texas State University.

TEXAS A&M UNIVERSITY-COMMERCE

SECOND LARGEST University in the A&M System

6 ADDITIONAL LOCATIONS TO LEARN

OFF-CAMPUS LOCATIONS

The A&M-Commerce main campus is located less than an hour from Dallas.

STUDY ABROAD
EDUCATION 2011-2012

34 Students went to 23 countries

STUDY ABROAD
RESEARCH 2011-2012

8 Students went to 5 countries

LIIONS OF LIFE
TEXAS A&M UNIVERSITY-COMMERCE

ALUMNI AND FRIENDS: 105,968 **ACTIVE ALUMNI: 73,558**

\$1,536,946.47

Received in 2012: that's about **1.5 MILLION THANK-YOU'S**

Additional funding from federal agencies increased **\$6,035,824**

22% FY 2008 68% FY 2009 70% FY 2010 85% FY 2011

\$133,922,487.11

FACILITY IMPROVEMENTS DURING 2003-2013

NEW RECREATION CENTER	NEW SCIENCE BUILDING	NEW STUDENT CENTER	RESIDENCE HALLS
\$8,822,104.60	\$22,380,518.00	\$21,910,302.00	\$48,932,208.81
NEW ALUMNI BUILDING	ATHLETIC	NEW COLLEGE	NEW MUSEUM BUILDING
\$1,283,683.00	\$1,906,688.00	\$292,500.00	\$23,867,383.00
RECREATION CENTER	TECHNOLOGY	NEW SCIENCE BUILDING	RECREATION CENTER
\$768,173.00	\$2,128,878.00	\$322,330.00	\$481,747.00

ENROLLMENT

8,878 8,787 9,075 10,280 10,728 **11,187**

TOP PRODUCER OF PRINCIPALS AND EDUCATIONAL DIAGNOSTICIANS CERTIFIED IN TEXAS

TEACHERS

LEADING PRODUCER OF TEACHERS IN THE A&M SYSTEM (2010-2011)

837 teachers

50 = 50

2ND LARGEST UNIVERSITY PROGRAM PRODUCING TEACHERS

96% PASS RATE (2010-2011)

AWARDS AND NATIONAL ACCREDITATIONS / CERTIFICATIONS

Counseling (CACREP) Social work (CSWE) Psychology (NASP, CACMP) Business (AACSB) Art (NASAD)

Typical undergraduate costs per year without financial aid for 2012-13, in-state resident.

TOTAL AVERAGE \$16,209.40

29.55% Tuition & Fees 1.27% Books 37.80% Housing 20.24% Food Plan

11.86% Miscellaneous Fees

POTENTIAL AID \$9,402.00

34.06% Financial Aid 55.31% State Grants 10.64% Value Added Scholarships

Total Cost \$16,209.40 Potential Aid \$9,402.00 REMAINING NEED \$6,807.40

ACADEMICS
OFFERS 14 MAJOR AREAS OF STUDY

CREDIT HOURS BY COLLEGE
81,147 (out of a goal of 10)

COLLEGE OF BUSINESS & ENTREPRENEURSHIP	COLLEGE OF HUMANITIES, SOCIAL SCIENCES & ARTS	COLLEGE OF NURSING, ENGINEERING & APPLIED SCI	COLLEGE OF EDUCATION & HUMAN SERVICES
10.28% 14.82% 23.48% 1.82%	17.85% 1.78%	18.77% 11.84%	

ATHLETICS
Lion Men's and Women's teams play in NCAA Division II

11 COLLEGIATE SPORTS

STUDENT LIFE
OVER 100 DIFFERENT EXTRACURRICULAR ACTIVITIES

INTO THE REAL WORLD
Percent of Baccalaureate graduates either employed in Texas and/or enrolled in a Texas graduate school within one year

87% Employed 20% Enrolled in graduate school 3% Unemployed

1,118 (in graduate school)

Texas A&M University-Commerce holds a Carnegie Foundation for the Advancement of Teaching rating of Doctoral / Research Universities.

We offer over 50 graduate programs, including the PhD and EdD.

TOP PRODUCER OF PRINCIPALS AND EDUCATIONAL DIAGNOSTICIANS CERTIFIED IN TEXAS

TEACHERS

LEADING PRODUCER OF TEACHERS IN THE A&M SYSTEM (2010-2011)

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50 = 50

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AWARDS AND NATIONAL ACCREDITATIONS / CERTIFICATIONS

Counseling (CACREP) Social work (CSWE) Psychology (NASP, CACMP) Business (AACSB) Art (NASAD)

96% PASS RATE (2010-2011)

AWARDS AND NATIONAL ACCREDITATIONS / CERTIFICATIONS

Counseling (CACREP) Social work (CSWE) Psychology (NASP, CACMP) Business (AACSB) Art (NASAD)

HONORS COLLEGE

100% Placement in Honors College 100% Placement in Honors College 100% Placement in Honors College

FALL 2011 COHORT

22% Participation in Honors College 4.0% of 182 4.0% of 182 4.0% of 182

FALL 2012 COHORT

22% Participation in Honors College 4.0% of 182 4.0% of 182 4.0% of 182

NO. 2 PRODUCE THE MOST TEACHERS IN TEXAS ACCORDING TO THE TEACHER EDUCATION CONFERENCE BOARD (TEACHER EDUCATION CONFERENCE BOARD, 2007-2011)

BUT WHO PREPARES THEM ALL?

CLASS SIZE: 26-1

TOTAL FULL-TIME FACULTY

236 267 273 268 287

58.5% Male 41.5% Female

31.4% Tenured 31% Tenured 31.5% Tenured

FACULTY/STAFF BENEFITS AND PERKS

EMPLOYEE SCHOLARSHIP

13

TEACHER RETIREMENT SYSTEM OF TEXAS (TRS)

MERIT PROGRAM

SECURED ANNUAL FACULTY MERIT INCREASES OVER 5 YEARS

\$18 MILLION

A&M-COMMERCE - MAIN CAMPUS:
RAISE YOUR FAMILY IN COMMERCE, TEXAS

A&M-Commerce Children's Learning Center (CLC)

125 YEARS - LOOKING TO THE FUTURE

IN 2014 WE WILL BE CELEBRATING 125 YEARS OF EXCELLENCE IN EDUCATION

Be a part of this legacy as a student, parent, professor, graduate, alumni, donor, and/or friend.

Visit us at www.tamuc.edu Follow us on Facebook Like us on Twitter Connect with us on LinkedIn

Appendix vi

Tyler Junior College . N.p., n.d. Web. 5 May 2014. <https://tjc.edu>.

The screenshot shows the homepage of Tyler Junior College. At the top, there is a navigation bar with the college logo and name, a search bar, and links for "Quick Links", "Students", and "Faculty & Staff". Below the navigation bar is a large banner image of a campus with trees and a building. To the right of the banner is a vertical menu with links to "Academics", "Apply to TJC", "Register for Classes", "Paying for College", "Campus Life", and "Athletics". Below the banner is a promotional box for "APACHES! Time to REGISTER for MAYMESTER & SUMMER".

On the left side, there is a vertical list of links: "About TJC", "Continuing Studies", "Online Campus", "Students", "Alumni", "Parents", "Find a Degree", "Give to TJC", and "Library".

In the center, there is a "What's Happening?" section with a "View All" link.

On the right side, there are two sections: "Upcoming Events" and "Latest News".

Upcoming Events:

- APR 29 Fall Advising and Registration**
Fall Advising and Registration is April 29 - May 1 in the Apache Rooms. [More »](#)
- APR 30 Spring Fling 2014**
Come out to Spring Fling! Play games, have fun and enjoy free crawfish! [More »](#)

[View More Events](#)

Latest News:

- APR 28 TJC literary magazine earns awards at state competition**
The staff of TJC's literary magazine, The Bel... [More »](#)

[View More News](#)

At the bottom, there is a footer with contact information, social media icons, and a "GIVE TO TJC" button.

Appendix vii

University of Texas at Arlington . N.p., n.d. Web. 5 May 2014. <<http://www.uta.edu/giving/>>

The screenshot shows the top navigation bar of the University of Texas at Arlington website. It includes links for 'MY MAV', 'STUDENT EMAIL', 'FACULTY/STAFF EMAIL', 'A-Z INDEX', 'FIND PEOPLE', 'CONTACT US', and 'MAP'. A search bar is located on the right. The main header features the university's name and logo, with additional links for 'PARENTS', 'ALUMNI/FRIENDS', 'VISITORS', 'CURRENT STUDENTS', and 'FACULTY & STAFF'. Below this is a secondary navigation bar with categories: 'ABOUT US', 'ADMISSIONS', 'ACADEMICS', 'RESEARCH', 'STUDENT LIFE', 'GIVING', 'ATHLETICS', and 'NEWS CENTER'. The main content area is titled 'EXPLORE THE UNIVERSITY OUR FUTURE DEMANDS' and includes an 'EXPLORE MORE' button. A large featured article titled 'Physicist creates nanoparticle for cancer therapy' is highlighted, with a sub-headline 'SURPRISE FINDING' and a brief description. To the right, there are three smaller video thumbnails: 'Stem cell research', 'Totenberg talks Supreme Court', and 'Goldwater Scholar'. At the bottom, a 'NEWS' section is visible with tabs for 'NEWS', 'EVENTS', and 'ATHLETICS', and a 'MORE NEWS' button. A row of five small portrait photos of individuals is displayed below the news section.

Appendix ix

Wills

Making a Bequest to Charity

In considering your plans for the future, you may not only be thinking about how to help your family and care in estate taxes, but also how you might benefit one or more charitable organizations. A bequest permits you to leave a lasting legacy and often provides valuable tax savings. A charitable bequest is one of the easiest gifts to make. You can create a bequest of any dollar amount, gift specific property or designate a percentage of your estate in your will or trust plan. If you wish to make a gift of your IRA or 401(k) plan, this can usually be done by filling out a beneficiary designation form provided by your plan administrator.

I have reviewed your brochure and:

- I would like to speak with someone who can provide additional information.
- I would like to sign up for your FREE eNewsletter.

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

E-mail _____

(Please complete and return. All inquiries are treated with complete confidentiality.)

Wills, Bequests & Trusts

Do you ever wonder what the future holds?

While it's impossible to know or control what happens in the future, you can have accuracy about achieving your ultimate goals by making a plan. Planning is one way to create a secure future for you and your loved ones. With a good plan, you can rest easy knowing that your family will be well cared for and your property will pass to your intended beneficiaries. The goal of this brochure is to help you think through some of the issues to consider in future planning. Once you have identified your goals, you will want to sit down with your advisor to create a plan that reflects these goals.

Why do I need a plan?

Failure to plan may result in accidental disinheritance. Accidental disinheritance occurs when you have no will or your will doesn't function properly. Because failure to plan means you risk harming those you love and subjecting your estate to needless tax, most people will need to make a plan for the future.

FREE!
WILLS Planning Guide

Using the Guide to Planning Your Will & Trust, you can organize what you own and state who you intend to benefit. Once your guide is completed, we encourage you to visit with your advisor to finalize your plan. Please call or email us for your FREE copy.

Estate Planning

Call or email us to request your wills guide, or to learn about other tools that we can offer just to make your planning easier.

I have reviewed your brochure and:

- I would like to speak with someone who can provide additional information.
- I would like to sign up for your FREE eNewsletter.

Name _____

Street _____

City _____

State/Zip _____

Home Phone _____

E-mail _____

(Please complete and return. All inquiries are treated with complete confidentiality.)

In a nutshell, estate planning is really what you want done with what you own. The good news is, you can provide for the people and causes important to you by taking simple steps now. Creating your plan for the future can be easy and even enjoyable.

While an attorney should always draft your will, we can help demystify the process and prepare you for meeting your attorney with these simple steps:

- 1. REVIEW YOUR ASSETS**
Take a piece of paper and draw a line down the middle. On the left side, write something you own. On the right side, write the name or names of the person(s) you wish to receive that item or asset.
- 2. ORGANIZE YOUR ESTATE**
Make the process of organizing your estate and plans even easier by downloading our free wills guide. This fill-in-the-blank guide walks you through the process of gathering information about what you own, your family, and your goals.
- 3. WRITE DOWN QUESTIONS**
Consider practical questions, such as, "If I give my house to my adult son and my adult daughter, what will they do with it?" If you come up with a question that you can't seem to find a solution for, make a note to ask your attorney.

REVIEW YOUR PLANS FOR FAMILY

You can give some assets to family right away and others over time. Ask us how you can provide an income stream or a lump sum to a loved one and achieve your personal and inheritance goals.

5. CONSIDER CHARITY

Remember to include any charities that are important to you in your plan. If you have given during life, then consider providing for these organizations through your estate. Ask us about plans like charitable remainder trusts and gft annuities that can help your family and our mission.

6. MEET YOUR ATTORNEY

Bring the information you have gathered and questions to your attorney. Your attorney can draft a will or trust that will achieve your goals. You complete the plan through a simple signing process.

7. UPDATE YOUR PLAN

Update your estate plan as your life changes. Marriages, births, and deaths are all events that may make you want you to revise your plans.

Gifts of Stock

Taking a Stock Gift Further

If you want to know about other ways to benefit, ask us about how your stock can be used to support our mission. You can use it to fund a charitable gift annuity, charitable remainder trust or charitable lead trust. These plans pay you income and provide additional tax benefits. Call or email us to receive a free illustration of potential benefits for you.

How Can We Help?

I would like to know more about the benefits of giving stock to your organization.

- Please have someone contact me with more information.
- I would like to receive information on other charitable tax planning options.

The best way to contact me is:

- Email Mail Telephone

Please provide me with stock transfer instructions.

Name _____

Street _____

City _____

State/Zip _____

Phone _____

Email _____

(All inquiries are treated with complete confidentiality.)

HOW TO SAVE MONEY AND AVOID TAX WITH GIFTS OF STOCK

Rather than sell your stock, consider giving some of it to our organization. You won't pay any taxes and you receive an income tax deduction for your gift.

Benefits of Giving Stock

Here are some of the benefits you can experience by making a gift of stock this year:

- AVOID** capital gains taxes up to 23.8%.
- RECEIVE** an income tax deduction for the full amount of your gift.
- MAKE** a meaningful gift with no cash out-of-pocket.
- CAPTURE** the value of your stock and end the worrying about market ups and downs.
- PUT** your gift to work right away for the causes you care about most.

Benefits of Giving vs. Selling

GIVING	SELLING
No capital gains tax	Taxes up to 23.8%
Income tax deduction	No income tax savings
Avoid future investment costs	Continue to pay investment costs

Easier Than Writing a Check

A gift of stock can be made by taking a few simple steps:

- CALL** your broker or account administrator.
- DIRECT** them to our website for transfer instructions.
- SPECIFY** which stocks you want to give.

WAIT for your gift receipt in the mail.

www.Organization.org

Logo

IN THIS ISSUE: GIFT ANNUITIES UNTRUSTS IRAS

A GREAT WAY TO END THE YEAR

Everyone looks forward to the New Year and its promise of new opportunities, but did you know the old year might also yield rewarding returns? As you look ahead, consider some year-end decisions that can make a big difference, not just for the New Year, but for many years to come.



Think of the remaining days of the year as your chance to make sure your assets are working hard for you as much as they possibly can. With just a little planning, you can transform weak dividends into fantastic payments plus add some financial certainty to the end of your year.

Take another look at your stocks. If your dividends aren't where they need to be, you can use your stocks to fund a charitable gift annuity. A gift annuity is a contract where we agree to pay you cash at a fixed rate for

the rest of your life. The payment rates are based on your age. They can be as high as 90%, and our rate will never change. What's more, there can be significant tax savings for you. This plan also works well with today's very low-rate CDs.

Plan now before the year is over, and thank yourself with a charitable tax deduction to offset taxes on this year's return. Call or click for more information on ways to create reliable, fixed income that benefits you and will also help further our good work.

www.Website.org
STREET ADDRESS, CITY STATE ZIPCODE 000.000.0000

WISHES ARE NOT JUST FOR FAIRY TALES

The timeless story of Aladdin and the Genie in the magic lamp tells us about the rewards of exploration and curiosity. While the narrative is a fable, the lessons and their meaning are real. In the tale, young Aladdin finds the Genie's lamp and polishes it. The Genie appears offering the youth three wishes that provide the story's twists and turns.

Like the fictional Aladdin, there are things we can do where one simple action can return at least three great results or benefits.

One of these actions is creating a charitable remainder trust. When you fund a charitable remainder unitrust with cash or one of your assets, you, or you and your spouse can receive income for life and valuable tax savings this year. Unlike the offer made by Aladdin's Genie, this action has no catch.

If you create a unitrust with appreciated stock or real estate, you may also avoid capital gains tax on the sale of your assets.

A unitrust is a tax-exempt trust that will sell your assets tax free, and reinvest them in a way to produce potentially higher income for you. You can select a trust payout that permits growth in the trust assets, and this choice may even grow your income over time. Because we benefit from what remains after all payments are made, a charitable remainder unitrust also often the

ultimate reward of helping us continue our work and provide assistance to those we serve.

An often overlooked aspect of the Aladdin story is that countless other travelers passed by the lamp without ever bothering to look inside. Some may even have picked it up and tossed it aside. Don't let the benefits of a charitable remainder trust pass you by. Create one by the end of the year, so your payments can start in the New Year. You will also enjoy tax savings on this year's return. Please call us or visit our website for a full look at the charitable trust benefits that may be available to you.



HAVE YOU INCLUDED US IN YOUR ESTATE PLAN?

The gifts we receive each year from individual estates help to make our work possible. We hope you will consider including us in your will or estate plan.

Mailing Panel



HAVE YOU CREATED YOUR LEGACY?
A bequest is a gift made from your estate that enables you to participate in our mission far into the future.

HIDDEN TREASURE OR DELAYED DISAPPOINTMENT?

For many of us, our greatest asset, apart from perhaps our home, is our IRA or other retirement plan. The IRA holds this distinction because Congress designed it to encourage investment and future growth.

But as the assets in your IRA grow, so do the taxes that will be owed in the future. When your children or grandchildren receive the assets in your IRA, they also receive the burden of the taxes due on them. This can seriously diminish their inheritance and result in disappointment for you and for them. The good news is there are ways to plan for your IRA to deliver all its expected benefits with as few taxes as possible. We can give you some ideas to discuss with your accountant, your financial advisor, and your attorney. These will ensure that your family and your legacy benefit while minimizing taxes for everyone.

As you provide for your family in your estate plans, be sure to consider the smartest way to pass assets to your heirs. Think about giving them something other

than IRA assets. Also, you might think about giving away your unused IRA assets so the assets will be passed with no tax due. When you give your assets to a qualified tax-exempt organization like ours, we receive 100% of your IRA proceeds.

However, we would never recommend giving your IRA to us without also emphasizing there are other assets and ways to provide for your family without negative tax consequences. Some of the best assets to give your children include your stocks or home. These assets step-up to fair market value in your estate, and can be sold later with little or no tax due.

Call, click or email us to learn more about the variety of ways you can pass on assets to your family and to the causes you love in the most beneficial ways for all concerned.

SAVVY LIVING By Jim Miller

Dear Savvy Living,
I just turned 55 and am trying to make some healthy changes, and would like to know if tracing my family's health history is worth the effort.

Just as you can inherit your father's height or your mother's hair color, you can also inherit their genetic risk for diseases such as heart disease, stroke, diabetes, cancer and more. Here's what you should know.

HEALTH HISTORY

An accurate family health history remains one of the most important tools in keeping yourself healthy. Since most diseases have both environmental and genetic components, your family's health history can provide you and your doctor a genetic roadmap to your strengths and weaknesses, which can help you recognize, and even fend off, inheritable illnesses in their early stages.

TRACKING YOUR HISTORY

You'll need some basic medical facts about your parents, siblings, grandparents, aunts, uncles and first cousins. Get the specific ages when family members

developed health problems like heart disease, stroke, cancer, diabetes, Alzheimer's disease, osteoporosis, asthma, blindness, deafness, depression, alcoholism and more. If family members are deceased, find out when and how they died. Some relatives may not want to share their medical histories or they may not know their family history, but whatever information you discover will be helpful. A good resource to help you is death certificates, which you can acquire from your state health department (www.cdc.gov/nchs/howto/w2w/w2_welcom.htm). Death certificates list the cause of and age at death.

COLLECTING INFORMATION

The upcoming holidays are a perfect time to collect your family's health history. A great resource to help you get started is the free web-based tool, "My Family Health Portrait." Go to

familyhistory.hhs.gov where you can organize your family tree, identify genetic risks and share the information with your family members and doctors. If you don't like the online version, software is available you can download to your computer or you can print out a hardcopy version to fill out by hand. Another good resource is the Genetic Alliance at www.geneticalliance.org. Click on "Family Health History."

HANDLING YOUR HISTORY

While you can't change your genes, you can change your habits to increase your chances of a healthy future. By eating a healthy diet, exercising and not smoking, you can offset and sometimes even neutralize your genetic vulnerabilities. This is especially true for heart disease, stroke, type 2 diabetes and osteoporosis.

Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Sixties." The articles are offered as a helpful and informative service to our readers and may not always reflect this organization's official position on some topics.

IN THIS ISSUE: WILLS PLANNING GUIDE GIFT OF LIFE INSURANCE TESTAMENTARY PLANNING

YOU'VE EARNED IT. NOW PROTECT AND PRESERVE IT.

It's an amazing fact that less than half of all Americans have no will. Unfortunately, some people feel they don't own enough property to require planning. While there may be many reasons for not having a will, there are plenty more reasons why we should all have one. When we remember a will is not for us, but for the ones we love, it becomes easier to take the steps to create a lasting plan.

If you don't have a will, now is the time to begin the process of planning your estate. Our free Wills Planning Guide can help you move from uncertainty to the comfort of knowing you have a future plan. As you read through the guide, you will see that a will is not about the assets you own, but how you will use your resources to care for the people that mean the most to you.

One of the most common reactions we hear from supporters who receive our planning guide is, "We didn't realize how much we really owned and how much we had to give away to family and friends!" When you add up the real estate, jewelry, retirement plans, stocks, automobiles, and all of the other possessions you have accumulated, you likely have far more than you might have realized. Our guide will help you ensure that all of your property is well cared for and left to your chosen beneficiaries. If you have minor children, the guide can also help you plan for their care.



Call, click or email us today for your FREE Wills Planning Guide. It costs you nothing to receive the guide, but it will give you comfort beyond measure to know that you have a plan. Do it for you and for the ones you love.



PROTECTING YOUR FAMILY: ALWAYS, ABUNDANTLY, AUTOMATICALLY

There is no greater responsibility than protecting and caring for your family members. But how are you planning for their future, especially if something unforeseen occurs? A testamentary charitable remainder unitrust is a way to provide for your loved ones, while helping further the mission of our organization.

The trust may sound complicated, yet the benefits are simple. It can be funded with cash, securities, your IRA or even real estate. Your beneficiaries will receive income for up to 20 years or for life. The remainder, or what is left after all

beneficiaries have been paid, then goes to help us in our work.

There are many variations to this plan depending upon your assets and goals. Contact us for tax saving options for you and your family. We can also provide you with a free illustration of the potential benefits to your loved ones.

When you combine the planning capabilities and benefits, a charitable remainder unitrust is a powerful way to provide ongoing support for your family and our cause. Call us or visit our website to learn more.



TESTAMENTARY CHARITABLE REMAINDER UNITRUST

GIFT OF LIFE INSURANCE

GETTING LIFE ASSURANCE FROM LIFE INSURANCE

Isn't it wonderful to find money? Like a chest of money tucked away in our closet, many of us have assets we forgot we owned. Life insurance is often like "found" money. You may not remember that it is there and yet it can be a very valuable asset.

You might have life insurance provided through an employer or you might own small policies purchased as a young adult. You might even have received insurance from your parents or own a policy that is no longer needed for its intended purpose. Regardless of your situation, we can help you put your "forgotten" and "no longer needed" policies to better use.

One of the most meaningful decisions you can make with life insurance is to name a nonprofit organization as a beneficiary. It's easy to make such a gift.

You can name our organization as a contingent beneficiary to help further a worthwhile cause. Your family can still be the primary beneficiary, and our organization receives the proceeds only if your family decides to give up their benefits. You can also name our organization as a co-beneficiary, thereby sharing the proceeds with a family member.

In fact, there are many ways to structure a gift of life insurance. Contact us to learn more about how you can help further our cause with unneeded policies. You can also visit our website. Let us help you pave the way to a better and brighter future for everyone.



SAVVY LIVING by Jim Miller

What do you recommend to help retirees guard against identity theft when traveling? I want to make sure I'm protecting myself during my trip to Europe next month.

Most people don't realize that when you travel your risk of identity theft increases. Here are several simple steps you can take to protect yourself.

Alert Your Credit Card Companies: Let your credit card companies know when, where and how long you'll be traveling. This helps their fraud departments stop bogus charges if your card is used where you're not present. It also reduces the risk that your card will be frozen when you use it far from home.

Secure Your Mail: Get a friend or neighbor to pick up your mail every day while you're gone or stop your mail at the post office. Also, stop the newspaper and don't broadcast your travel plans on social networking websites.

Clean Out Your Wallet: Take only essential identifiers such as your driver's license and just two credit cards. Carry one credit card with you and lock the other one in a hotel room safe in case your wallet gets stolen. Also, don't ever carry

your Social Security card in your wallet and leave your check book home.

It's also a good idea to make copies of your plane tickets, hotel reservations, passport, driver's license and credit cards. Leave the copies with a friend or relative whom you can call in an emergency. Also, make a list of contact numbers including your credit card providers. That way, you can call them if your pocket gets picked.

Protect Your Smartphone: If you use a smartphone, protect your personal information by using the security settings to lock your screen with a password. Then, install a GPS location tracking app on your phone. You can also set up your phone so that if it does get stolen you can remotely erase its data. Your wireless carrier may offer this service and many security apps include this feature.

Use Safe ATMs: If you need cash while you're away, use ATMs that are located at banks. These are more secure than stand-alone

ATMs that can be rigged to capture your card information.

Safeguard Your Hotel: Never leave your wallet, passport, credit cards or other valuables in your hotel room. Either keep them with you or lock them up in the hotel safe. If you have a laptop computer or tablet, get a locking device that lets you lock it to something fixed in the room.

Be Careful With Hotel Computers And Free Wi-Fi Networks: Don't access your personal accounts or disclose any of your financial information on hotel or other public computers or on public Wi-Fi networks.

Freeze Your Credit: A temporary freeze denies access to your credit history, so ID thieves can't open accounts in your name while you're away, but it doesn't stop you from using your credit card. To set up a freeze, contact: Equifax (equifax.com, 800-685-1111), Experian (experian.com, 888-391-3742) and TransUnion (transunion.com, 877-322-8228).


Savvy Living is written by Jim Miller, a regular contributor to the NBC Today Show and author of "The Savvy Senior." The articles are offered as a helpful and informative service to our friends and may not always reflect the organization's official position on some topics.

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Appendix ixx (cont'd)

What Kind of Legacy will you Leave?

What Kind of a Legacy Will You Leave?



We all have a desire for significance. For many of us, significance comes through creating a legacy during our lives – something for which we will be remembered in the future. A bequest is perhaps the easiest and most tangible way to leave a lasting legacy to the people and charitable organizations that mean the most to us.

A Bequest is a gift made through your will or trust. There are several ways to make a bequest:

- *Specific dollar amount*
- *Percentage of your estate*
- *Specific asset*
- *Residue of your estate*

For more information on how to create a lasting legacy through a bequest, please contact us or log on to our web site. We look forward to helping you!

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Gifts of Securities

YOU'VE SAVED AND INVESTED ALL YOUR LIFE

Don't let taxes turn your gain to loss.



For years, you have carefully invested and watched your savings grow. What took a lifetime to build can be instantly lost through capital gains tax when you sell. But it doesn't have to be that way. Rather than sell your stock, consider giving some of it to our organization. You won't pay any taxes and you receive an income tax deduction for your gift.

Benefits to you:

AVOID capital gains taxes up to 23.8%

RECEIVE an income tax deduction for the full amount of your gift

MAKE a meaningful gift with no cash out-of-pocket

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Are you looking to Save Taxes?



ARE YOU LOOKING TO SAVE ON TAXES THIS YEAR? ARE YOU PLANNING FOR YOUR FUTURE?

WE CAN HELP. There are a number of charitable plans that can help you save on taxes this year and secure your financial future.

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You can receive a charitable deduction by making a gift of your low performing CDs, stocks, bonds or even cash. We can also accept your appreciated assets like real estate or a business interest and help you sell these tax free. There are a number of ways we can help you generate tax savings and provide you with a stream of payments for life. All of these gifts help you and help us continue our good work.

Please contact us to see a personalized illustration with your tax benefits and payments. To learn more about the benefits of making a planned gift, you can also visit our website or call us today.



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